

Employees and Retirees

# BECAUSE YOUR FAMILY IS WORTH IT



- Basic Term Life
- Optional Term Life
- Accidental Death & Dismemberment



Commonwealth of Massachusetts  
Group Insurance Commission



THE  
HARTFORD

EFFECTIVE JULY 1, 2014

## **DISCLAIMER:**

The information contained in this booklet is a summary of your Life and Accidental Death and Dismemberment (AD&D) policy through Hartford Life and Accident Insurance Company, and the Commonwealth of Massachusetts Group Insurance Commission. This summary is designed to help you understand your Life and AD&D benefits.

We urge you to read it carefully, share it with your family, and keep it in a safe place. For a detailed version of the benefits described in this booklet, please contact The Hartford for a copy of your policy.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, and terms under which the policies may be continued in full or discontinued. If there is any difference between this booklet and the policy, the terms of the policy controls your insurance coverage.

The Basic and Optional Life and AD&D insurance described in this booklet is a term policy and has no cash value.

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# YOUR LIFE INSURANCE POLICY

**This plan is a two-part program. Part one is Basic Life & AD&D, and part two is Optional Life & AD&D. You must first be insured for Basic Life & AD&D before you can choose Optional Life & AD&D coverage.**

## WAYS TO MASTER THE ART OF LIFE PLANNING

As a covered employee or retiree under the Group Insurance Commission's (GIC) group term life insurance policy through The Hartford, you have 24/7 access to additional services provided through The Hartford.

- Funeral Planning Services
- EstateGuidance® (*online will preparation*)
- Beneficiary Assist® Service  
(*assistance with grief, financial or legal issues*)
- Travel Assistance and ID Theft Protection Services  
(*active state employees only*)

## ELIGIBILITY AND EFFECTIVE DATE

You are eligible for Basic Life and AD&D insurance as an employee/retiree of the Commonwealth of Massachusetts. If you're an employee, you must be scheduled, at a minimum, to work the lesser of:

- 20 hours in a 40 hour work week; or
- 18.75 hours per week.

Eligible employees/retirees are further defined under the Massachusetts General Laws in Chapter 32A. Contact information for the Group Insurance Commission is listed at the back of this booklet.

### LIFE INSURANCE QUESTIONS?

Contact the Group Insurance Commission  
at **617.727.2310 ext. 1** or **[www.mass.gov/gic/lifeinsurance](http://www.mass.gov/gic/lifeinsurance)**

**THE BASIC AND  
OPTIONAL LIFE AND  
AD&D INSURANCE  
DESCRIBED IN THIS  
BOOKLET IS A TERM  
POLICY AND HAS  
NO CASH VALUE.**

## **BASIC LIFE AND AD&D ENROLLMENT**

New employees' insurance becomes effective on the first day of the month following the earlier of 60 days or two calendar months of continuous active employment.

Should you decide not to enroll in the Basic Life insurance coverage when you are first eligible, you must wait until the next year's annual enrollment period. At that time, your coverage will be effective on that July 1st. Active employees and retirees are not required to submit Evidence of Insurability for Basic Life and AD&D insurance. It is important to know that you can choose to be covered by only the Basic Life and AD&D insurance.

## **OPTIONAL LIFE AND AD&D ENROLLMENT**

In order to enroll in the Optional Life and AD&D insurance program, you must first be enrolled in Basic Life and AD&D insurance. New employees may apply for up to eight times their salary when first eligible. New employees who do not apply for Optional Life insurance when first eligible, or do not elect the maximum amount at that time, may later enroll for the program or increase their coverage any time during the year, subject to providing evidence of insurability. The amount of Optional Life insurance you may elect is up to you and is based on a multiple of your annual salary up to a maximum of \$1.5 million. In no event can it be more than eight times your annual salary.

Retirees may elect to keep or reduce their Optional Life insurance in force upon retirement. If, at the time of retirement, you cancel or reduce your Optional Life insurance, you may apply to reinstate it up to the amount you carried at the time of retirement, subject to providing evidence of insurability. Before retirement, you should review the amount of your Optional Life insurance coverage and its cost to determine whether it will make economic sense for you to keep it when you retire. Optional Life insurance rates significantly increase when you retire and continue to increase based on your age. See page 7 for rates.

## SCHEDULE OF BENEFITS

### BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

All Employees and Retirees:

\$5000\*

### OPTIONAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

All Employees and Retirees who have also elected to be insured for Optional Life and Accidental Death & Dismemberment Insurance:\*\*

One to eight times your annual salary, as determined by the GIC, rounded to the next lower multiple of \$1,000 if not already an exact multiple thereof, minus \$1,000.

**-OR-**

Amounts in \$1,000 benefit units to a maximum of one times annual earnings, rounded to the next lower multiple of \$1,000 if not already an exact multiple thereof, minus \$1,000.

**The total amount of Optional Life Insurance chosen is subject to a maximum benefit of \$1.5 million based on salary. The total amount of Accidental Death & Dismemberment Insurance chosen is subject to a maximum benefit of \$1.5 million.**

\* Benefit is \$2,000 if Waiver of Premium was approved prior to January 17, 1986.

\*\*AD&D not available if insured has an approved Waiver of Premium.

## FAMILY STATUS CHANGE

Active state employees who have a qualified family status change during the year may enroll in or increase their coverage without any medical review in an amount up to four times their salary provided that the GIC receives documentation within 31 days of the qualifying event. Documentation of the qualifying event is required. Family status changes include the following events:

QUALIFYING EVENT	REQUIRED DOCUMENTATION
Marriage	Marriage certificate
Birth or adoption of a child	Birth certificate and/or adoption placement letter
Divorce	Divorce decree
Death of a spouse	Death certificate

## ENROLLEE CONTRIBUTIONS

Most of the cost of your Basic Life insurance premium is paid by the Commonwealth. You are responsible for the full premium for any Optional Life insurance you select. Optional Life rates are age-banded and increase as you get older (see below). Your monthly contribution is deducted from your paycheck or pension one month in advance. If you have selected an amount of Optional Life that is a multiple of your salary (two to eight times), you have elected the Automatic Increase Option, which means that your Optional Life insurance will increase automatically after an increase in your annual salary. If you are not having payroll or pension deductions made, you must pay your part of the premium directly to the Group Insurance Commission each month. Failure to make the required premium payment on time will result in your life insurance being terminated.

### MONTHLY OPTIONAL LIFE INSURANCE RATES INCLUDING AD&D:

ACTIVE EMPLOYEES Monthly rate per \$1,000 of coverage			RETIRED EMPLOYEES Monthly rate per \$1,000 of coverage		
Age	Non-Smoker	Smoker	Age	Non-Smoker	Smoker
Under 35	\$0.05	\$0.10	Under 70	\$1.29	\$1.64
35-44	\$0.06	\$0.12	70-74	\$2.26	\$2.87
45-49	\$0.08	\$0.22	75-79	\$5.98	\$7.82
50-54	\$0.15	\$0.35	80-84	\$11.31	\$14.82
55-59	\$0.21	\$0.54	85-89	\$17.92	\$23.46
60-64	\$0.32	\$0.80	90-94	\$27.24	\$33.64
65-69	\$0.74	\$1.46	95-99	\$59.47	\$73.49
70 and over	\$1.17	\$2.58	100 and over	\$114.02	\$140.90

	\$34,700
1.	X 2
	\$69,400
2.	- 400
3.	- 1,000
	<b>*\$68,000</b>

### EXAMPLE OF MONTHLY COST CALCULATION

Sarah is 37, a non-smoker and earns \$34,700 annually. She has chosen Optional Life insurance in an amount equal to two times her salary. To calculate her amount of Optional Life and AD&D cost insurance, she must:

1. Multiply her annual salary by 2 (\$69,400);
2. Round that amount down to \$69,000; and
3. Subtract \$1,000.

Sarah's premium rate is \$.06 per \$1,000 of insurance:  
 $\$68,000 \times .06 / \$1,000$ . Her monthly cost would be \$4.08.

**NOTE:** Rates are effective 7/1/2011. Rates are based on the attained age of the Insured person and increase as you enter each new age category. You are considered a non-smoker if you have not smoked cigarettes, cigars or a pipe, or used chewing tobacco, nicotine chewing gum or snuff during the 12 months before submitting an application for insurance.

# DEATH CLAIMS PAYMENT PROCEDURES

**To file a claim, contact the GIC at 617.727.2310 ext. 4**

You have three options to choose from for claims payment:

- **Lump Sum**
- **Electronic Funds Transfer**
- **Safe Haven®**

The Group Insurance Commission (GIC) wants to process your beneficiary's claim as soon as possible after you die. For that reason, we ask that a family member or a close friend contact the GIC and provide the following information:

- A copy of your life insurance certificate or GIC annual benefits statement, if available.
- A certified death certificate (photocopy is not acceptable).
- All beneficiary names, dates of birth, Social Security numbers and addresses.

If the death resulted from an accident, also provide the following additional information:

- Copy of any and all police reports.
- Copy of any related newspaper or verifiable online articles.

The GIC will process this information and forward it to The Hartford. The Hartford will then mail payment to your beneficiary. This procedure applies for all deaths, regardless of cause. For Accidental Death and Dismemberment, The Hartford may request additional information.

## METHOD OF CLAIMS PAYMENT

**You have three options to choose from for claims payment:**

### LUMP SUM

If this option is chosen, any benefits paid under the Life and Accidental Death and Dismemberment section of your policy will receive a lump sum check directly from The Hartford. This procedure applies for all dismemberments, regardless of cause.



## **ELECTRONIC FUNDS TRANSFER (EFT)**

If EFT is selected, any benefits paid under the Life/AD&D section of your policy will be funded directly into your checking or savings account.

## **SAFE HAVEN®**

In addition to the lump sum payment or EFT options, a beneficiary may elect instead to have the policy proceeds paid through The Hartford's Safe Haven® program. Safe Haven is intended to provide beneficiaries a convenient means for paying immediate expenses, while still allowing them time to decide how to use the remaining balance of their insurance proceeds during a time when making financial decisions may be difficult.

Safe Haven® is a claims settlement option for group Life and/or Accidental Death and Dismemberment proceeds of \$6,000 or more to a single beneficiary using a draft book. The beneficiary is provided with a book of drafts, allowing them to easily access their proceeds at any time by simply writing drafts (like they would a check) for any amount, up to the full balance including earned interest, if any. Payment of the full benefit amount is accomplished by the delivery of the draft book. It should be noted that other settlement options are no longer available once the Safe Haven claim option is elected. A beneficiary has full control of his/her proceeds and may choose to end participation at any time by either writing a draft for the remaining balance or requesting a closeout check.

When the Safe Haven program is elected, the insurance proceeds are held in The Hartford's general account. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest credited to customers participating in the Safe Haven program will provide The Hartford with a profit and cover expenses we incur. The Safe Haven program is not intended to be a long-term investment vehicle. Safe Haven proceeds earn interest at a rate determined by the Hartford at its sole discretion, based, in part, upon an analysis of interest rates credited to funds left on deposit with other insurance companies under programs similar to The Hartford's Safe Haven Program. In determining the interest rate, The Hartford also factors in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

For more  
information on  
Safe Haven, contact  
The Hartford's  
customer Care  
Center at

**1.800.918.2335**

***Mon–Thurs, 8am–7pm  
Fri, 8am–6pm***

Automated services  
are available  
24 hours a day,  
7 days a week.

The Hartford credits interest on the beneficiary's money compounded daily and credited on the 15th day of each month. For interest earned equal to \$10 per year or greater, a 1099 INT will be provided annually. The interest credited is taxable.

In the event of insurer insolvency, the applicable state's Insurance Guaranty Association may provide some coverage of assets in the Safe Haven Program which varies by state. For more information, please contact the **National Association of Life and Health Guaranty Associations (at [www.nolhga.com](http://www.nolhga.com))**.

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### **Safe Haven Disclosure:**

*The money (beneficiary's insurance proceeds) in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. The money is held in the general account of the applicable issuing company of The Hartford and the beneficiary's ability to withdraw their money is based on the claims paying ability of the issuing company.*

*The interest earned on the account is considered taxable income.*

*The Hartford in its sole discretion, determines the credited interest rate. Note that the Safe Haven Program does not charge any fees against the customer's account.*

*Each quarter customers will be mailed a statement showing withdrawals, interest credited, cleared drafts, current interest rate, and any other activity.*

**Note:** *interim monthly statements will only be provided upon request or when there are new transactions posted or credited to the customer's proceeds other than earned interest.*

## ACCELERATED DEATH BENEFIT

If you become Terminally Ill while you are insured by the Plan and you apply and are approved for the Accelerated Death Benefit, The Hartford will pay you a portion of your life insurance benefit one time. This amount may not exceed 75 percent or be less than 25 percent of your life insurance amount. Your right to exercise this option and to receive payment is subject to the following:

- You must request an application from the GIC.
- You must be Terminally Ill at the time of payment of the Accelerated Benefit.
- Your doctor must certify, in writing, that you are Terminally Ill (your life expectancy is 12 months or less); the doctor's certification must be deemed satisfactory to The Hartford.
- You are eligible to apply for this benefit only once.

If you are approved for the Accelerated Death Benefit effective July 1, 2014 or later, premium payments will be waived on the remaining amount of life insurance.

If you have assigned your rights under the Plan to an assignee or made an irrevocable beneficiary designation, you must complete part three of your application.

An election to receive an Accelerated Benefit will have the following effects on other benefits:

- The death benefit payable will be reduced by any amount of Accelerated Benefit that has been paid.

- Any amount of life insurance that would be continued under a waiver of premium provision or that may be available under the portability or conversion privilege will be reduced by the amount of the Accelerated Benefit paid. The remaining life insurance amount will be paid according to the terms of the Summary of Benefits, subject to any reduction and termination provisions.

When an Accelerated Benefit payment is made, your life insurance will be reduced by that amount. You will receive a letter stating the remaining amount of life insurance.

Benefits paid may be taxable. The Hartford is not responsible for any tax or other effects of any benefit paid. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.

Receipt of accelerated benefits may affect Medicaid and Supplemental Security Income (SSI) eligibility. The fact that this certificate contains an accelerated benefit may affect your eligibility for these government programs.

In addition, exercising your option to receive accelerated death benefits before you apply for those programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

## AD&D BENEFITS

The Plan also provides the following benefits to you in the event you are injured or die as a result of a covered accident while insured (*subject to the exclusions and limitations listed on page 17*):

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	
COVERED LOSS	BENEFIT AMOUNT
Life	Full Coverage
ACCIDENTAL DISMEMBERMENT	BENEFIT AMOUNT
Both Hands or Both Feet or Sight of Both Eyes	The Full Amount
One Hand and One Foot	The Full Amount
One Hand and Sight of One Eye	The Full Amount
One Foot and Sight of One Eye	The Full Amount
Speech and Hearing in both Ears	The Full Amount
One Hand or One Foot	One-Half of the Full Amount
Sight of One Eye	One-Half of the Full Amount
Speech or Hearing in both Ears	One-Half of the Full Amount
Thumb and Index Finger of Same Hand	One-Quarter of the Full Amount
Quadriplegia	The Full Amount
Paraplegia	Three-Quarters of the Full Amount
Hemiplegia	One-Half of the Full Amount

Injury means bodily injury resulting:

- Directly from an accident
- Independently of all other causes, which occurs while you are covered under The Policy.

Loss resulting from:

- Sickness or disease except a pus-forming infection which occurs through an accidental wound
- Medical or surgical treatment of a sickness or disease; is not considered as resulting from Injury.



## PARALYSIS BENEFIT

In the event of bodily injuries that occur while you're insured under the AD&D policy, and paralysis occurs as a result of such injuries within one year of the date of the covered accident, this policy will pay benefits as follows:

- Quadriplegia (total paralysis of upper and lower limbs): the full AD&D benefit amount.
- Paraplegia (total paralysis of lower limbs): three-quarters of the AD&D benefit amount.
- Hemiplegia (total paralysis of upper and lower limbs on one side of the body): one-half of the AD&D benefit amount.

Payment of this benefit will reduce or eliminate your total AD&D benefits.

## COMA BENEFIT

The Hartford will pay the full AD&D benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in your being in a coma. This benefit will be paid in a lump sum after the Waiting Period. You must be in a coma within 90 days from the date of accident. A doctor must certify that the coma is permanent and irreversible and the certification must be deemed satisfactory to The Hartford. The Waiting Period for the coma benefit is 31 days from the date you become comatose, for which no coma benefits are payable. Payment of this benefit will eliminate your total AD&D benefits.



## **BRAIN DAMAGE BENEFIT**

The Hartford will pay the full amount of your AD&D benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in traumatic brain injury causing brain damage.

### **The benefit will be payable if:**

- The brain damage begins within 60 days of the accident and continues for 12 consecutive months.
- A doctor must certify the brain damage is permanent and irreversible at the end of the 12 consecutive months, and the certification must be deemed satisfactory to The Hartford.
- The brain damage prevents the injured person from performing all the substantial and material functions and activities of a person of like age and gender in good health.

The Hartford will pay this benefit in one lump sum.

Payment of this benefit, plus any other benefits payable as a result of the same accident, will not exceed the full AD&D benefit the Insured is eligible to receive under this policy. Payment of this benefit will eliminate your total AD&D benefits.

## **THERE'S NO EXCLUSION FOR ACTS OF WAR OR TERROR**

Your policy will pay Basic Life and AD&D and Optional Life and AD&D for acts of war or terrorism, provided you're insured under the policy and premiums are paid at the time of death.

# OTHER CLAIMS PROCEDURES

## WHEN NOTICE OF CLAIM AND PROOF OF LOSS MUST BE GIVEN

An application for dismemberment, paralysis, coma and brain damage benefits must be sent to the Group Insurance Commission. You must contact the GIC for an application. **Proof of loss must be received at the GIC within 365 days of the date of loss.** The benefit will be paid only if the accident results in one or more losses that occur within 365 days of the date of the accident. Also, the accident must occur while you are insured under the Plan.

## TIME LIMITS FOR LEGAL PROCEEDINGS

You or your authorized representative may start legal action regarding a claim 60 days after proof of claim has been given and up to three years from the time proof of claim is required, unless otherwise provided under federal law.

## PHYSICAL EXAMINATION

While an AD&D claim is pending, The Hartford, at its expense, has the right to have you examined by a physician of its choice when and as often as it reasonably chooses and to have an autopsy performed in case of death where it is not forbidden by law.

## REHABILITATION PHYSICAL THERAPY BENEFIT

The Hartford will pay an additional benefit for rehabilitative physical therapy that is prescribed by your attending doctor if you sustain an injury which causes a covered dismemberment loss.

This benefit provides an amount equal to the lesser of:

- The actual expense incurred for a rehabilitative program.
- Ten percent of your full AD&D benefit or a maximum amount of \$10,000.

Your AD&D benefit will be increased by 10 percent, up to a maximum of \$10,000. The rehabilitation physical therapy benefit is separate from any AD&D benefit which may be payable.



## FELONIOUS ASSAULT BENEFIT

The Hartford will increase your AD&D benefit to an amount equal to three times your optional AD&D benefit amount to a maximum of \$1.5 million if you sustain a loss which is caused by a criminal act of violence and which occurs while you are engaged in the business of the Group Insurance Commission, whether on or off the Group Insurance Commission's place of business. This benefit is separate from any AD&D benefit which may be payable.

To receive this benefit, your AD&D benefit must be paid first. This benefit does not apply to your Basic Life insurance.

"Criminal act of violence" includes, but is not limited to: robbery, theft, hijacking/skyjacking, assault and battery, sniper attack, murder or civil disturbance. The criminal act of violence must be committed by someone other than the Insured or the Insured's beneficiary.

### EXAMPLE: INSURED DIES DUE TO A FELONIOUS ASSAULT

Basic Life	<b>\$5,000</b>	Optional Life	<b>\$100,000</b>
Basic Life/AD&D	<b>\$5,000</b>	Optional Life/AD&D	<b>\$100,000</b>
		Felonious Assault: 3 times Optional AD&D benefit of \$100,000 =	<b>\$300,000</b>
<b>TOTAL BENEFIT:</b>	<b>\$10,000</b>	<b>TOTAL BENEFIT:</b>	<b>\$500,000</b>



# AD&D EXCLUSIONS AND LIMITATIONS

## **YOUR PLAN DOES NOT COVER ANY ACCIDENTAL LOSSES CAUSED BY, CONTRIBUTED BY, OR RESULTING FROM:**

- Intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness or infirmity.
- Ptomaine; any kind of poisoning while sane or insane, whether voluntary or otherwise.
- Bacterial infection other than that occurring in connection with, or in consequence of, accidental bodily injuries.
- Travel or flight in any type of aircraft, except:
  - Loss resulting from travel or flight as a passenger in a licensed aircraft operated by a licensed pilot on a scheduled passenger service regularly offered between specified airports by a passenger carrier duly licensed by the proper licensing authority.
  - Loss resulting from travel or flight as a passenger in a chartered aircraft owned, operated and licensed to a passenger carrier who is licensed to and who offers scheduled, non-charter passenger

service regularly, and provided that such chartered aircraft is operated by a licensed pilot during service between specified airports.

- Loss resulting from travel or flight in an aircraft used, leased or operated by the Commonwealth of Massachusetts, in which the employee or retiree is traveling in the performance of his or her duties.

**The loss must be accidental.**

**The total amount paid for any one loss will not exceed the total amount of insurance in force.**

**Loss of hand or foot means complete severance at or above the wrist or ankle joint.**

**Loss with respect to eyes means total and irrevocable loss of sight.**

**Loss with regard to thumb and index finger means actual severance through or above the metacarpo-phalangeal joints.**

**Loss with regard to movement means complete and irreversible paralysis of such limbs.**

## SEAT BELT BENEFIT

If you die while insured as a result of a covered accident which has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your AD&D benefit will be increased.

The benefit payable for Basic Life insurance is \$1,000. The benefit payable for Optional Life insurance is 10 percent of the AD&D benefit amount with a minimum of \$1,000 and a maximum of \$25,000.

The Hartford will pay your beneficiary an additional benefit provided:

- The motor vehicle is equipped with seat belt(s).
- Your seat belt(s) was in actual use and properly fastened at the time of the covered accident.
- The position of the seat belt(s) is certified in the official report of the covered accident, or by the investigating officer. A copy of the police accident report must be submitted with the claim.

If it cannot be determined that you were wearing a seat belt at the time of the accident, the minimum benefit will be payable.

For the purposes of this benefit, a motor vehicle means a validly registered four or more wheel private passenger car (including policyholder-owned cars), station wagon, van, sport utility vehicle, motor home, camper or pick-up truck.

**EXAMPLE: INSURED DIES IN AN ACCIDENT WITH SEAT BELT**

Basic Life	\$5,000	Optional Life	\$100,000
Basic Life/AD&D	\$5,000	Optional Life/AD&D	\$100,000
Seat belt benefit	\$1,000	Seat belt benefit <i>Minimum benefit is \$10,000</i> <i>Maximum benefit is \$25,000</i>	\$10,000
TOTAL BENEFIT:	\$11,000	TOTAL BENEFIT:	\$210,000

## AIRBAG BENEFIT

If you die while insured as a result of a covered accident that has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your AD&D benefit will be \$5,000 for your Basic Life coverage and \$5,000 for your Optional Life coverage if:

- You were positioned in a seat equipped with a factory installed airbag.
- The airbag is an inflatable supplemental passive restraint system that inflates upon collision to protect an individual from injury and death. It was installed by the manufacturer of the motor vehicle or its proper replacement parts installed as required by the motor vehicle's manufacturer's specifications. An airbag is not considered a seat belt.
- Your seat belt was in actual use and properly fastened at the time of the covered accident.

No benefit will be paid if you are the driver of the motor vehicle car and do not hold a current and valid driver's license.

For the purposes of this benefit, a motor vehicle means a validly registered four or more wheel private passenger car (including policyholder-owned cars), station wagon, van, sport utility vehicle, motor home, camper or pick-up truck.

**EXAMPLE: INSURED DIES IN AN ACCIDENT WITH SEAT BELT AND AIR BAG**

Basic Life	<b>\$5,000</b>	Optional Life	<b>\$100,000</b>
Basic Life/AD&D	<b>\$5,000</b>	Optional Life/AD&D	<b>\$100,000</b>
Seat belt benefit	<b>\$1,000</b>	Seat belt benefit <i>Minimum benefit is \$10,000</i> <i>Maximum benefit is \$25,000</i>	<b>\$10,000</b>
Air bag: Basic \$5,000 =	<b>\$5,000</b>	Air bag: Optional \$5,000 =	<b>\$5,000</b>
<b>TOTAL BENEFIT:</b>	<b>\$16,000</b>	<b>TOTAL BENEFIT:</b>	<b>\$215,000</b>

# HOW YOUR LIFE INSURANCE PROGRAM WORKS

When you become insured, you must name someone as your beneficiary to receive your life insurance proceeds.

**If you should die while insured under this program, The Hartford will pay your beneficiary the entire amount of life insurance in force after it receives certification of death.**

## NAMING YOUR BENEFICIARY

When you become insured, you must name someone as your beneficiary to receive your life insurance proceeds. You may name more than one person and determine the proportion each person is to receive. If more than one beneficiary is named and you do not designate their order or share of payments, the beneficiaries will share equally. The share of a beneficiary who dies before you, or the share of a beneficiary who is disqualified, will pass to any surviving beneficiaries in the order you designated.

The effective date of your beneficiary designee will be the date that the GIC receives the completed beneficiary designation form.

You may change your beneficiary at any time by completing a new GIC life insurance beneficiary designation form and mailing it to the GIC. Active employees can obtain the form from their GIC Coordinator at their agency. Retirees should contact the GIC for the form. If you do not name a beneficiary, or if all named beneficiaries do not survive you, or if your named beneficiary is disqualified, your insurance benefit will be paid to the first surviving family member, in the order listed below:

1. Your spouse.
2. Your child or children.
3. Your mother or father.
4. Your sisters or brothers.
5. Your estate.
6. If none, to the person or persons determined to be entitled thereto under the laws of the Commonwealth of Massachusetts.



Beneficiary information is treated as confidential. An insured can confirm his or her beneficiary information only by requesting in writing such confirmation from the GIC. Beneficiary information is not available by telephone.

If any person otherwise entitled to payment does not make a claim for payment within one year of the death, payment may be made by order of precedence as if such person had died before the insured.

## **ASSIGNMENT OF LIFE INSURANCE**

Your Life and AD&D insurance generally cannot be transferred or reassigned. It is exempt from claims of your creditors or those of your beneficiary, to the extent allowed by law.

However, you may “absolutely assign” all ownership of your Basic Life insurance and, if applicable, Optional Life insurance, including your right to convert to an individual policy, provided you follow the required rules and regulations of the GIC. To apply for assignment of life insurance you must contact the GIC for an assignment form. The assignment form must be received and approved by the GIC and The Hartford before your insurance can be assigned to another party.

It is important to note that the GIC and The Hartford are not responsible for the validity of these assignments.

## WAIVER OF PREMIUM DUE TO DISABILITY

**If, prior to age 60, you become disabled while insured, your Basic and Optional Life insurance may be continued without further premium cost to you.**

- You must apply for the Waiver of Premium benefit within two years of your date of disability.
- You must contact the GIC for an application.
- Your application must be approved by the GIC and The Hartford.
- Your insurance premium payments must continue to be paid until the Waiver is approved.

The amount of insurance in effect on the date the claim is made is the amount that will be continued under this Waiver provision.

If your Waiver of Premium was approved prior to May 1, 1983 under state law your Optional Life insurance benefits will end at age 70. You are then eligible to convert to a non-group policy. The waiver of your Basic Life insurance will remain in force for as long as you continue to remain disabled. Upon approval of the Waiver of Premium, your AD&D benefit will be discontinued.

If your Waiver of Premium was approved prior to January 17, 1986, your Basic Life insurance benefit is \$2,000.

You are disabled when The Hartford determines that, due to an injury or sickness, you are unable to perform the duties of any gainful occupation for which you are, or could become, reasonably fitted by training, education or experience.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

The Hartford may require you to be examined by a doctor, other medical practitioner or vocational expert of its choice. The Hartford will pay for this examination. It can require an examination as often as it is reasonable to do so. The Hartford may also require you to be interviewed by an authorized Hartford Representative.



## **DEFERRED RETIREMENT**

A “deferred retiree” is defined as an insured employee who, when ending employment with the Commonwealth, has a right to receive a pension at some future date. Before the pension is received, the employee, for purposes of these life insurance programs, may be considered as if on a leave of absence without pay and may continue his or her insurance program by paying the full cost of the insurance.

Any withdrawal/transfer of monies from a state pension to a pension system not covered by the GIC shall disqualify you from deferred retiree coverage. It is your responsibility to report to the GIC any withdrawal/transfer of monies, so that the GIC can determine if Deferred Retiree Coverage will continue.

## **RETIREMENT**

If you retire from service with the Commonwealth and are eligible for a pension, you may continue your Basic and Optional Life insurance at the amount you had at your date of retirement. Your premium for Optional Life insurance will be at the retiree rate.

This rate differs from the premium you paid as an active employee. (Refer to Monthly Premium Chart on page 7.)

An employee thinking of retirement should visit the GIC Coordinator at his or her worksite to obtain the proper GIC retirement forms. It is important to complete these forms before retirement and carefully review the amount of Optional Life insurance coverage and its cost to determine whether it will make economic sense for you to keep it or reduce your amount of coverage. Be sure to indicate any changes you wish to make on your retirement forms as you will be responsible for the increased premiums if you do not change your coverage amount.



If on or after retirement you terminate or decrease your Optional Life insurance, you may apply for reinstatement up to the amount of Optional Life you had at the time of your retirement if you:

- Submit proof of good health which is satisfactory to The Hartford.
- And forfeit the amount of insurance which has been converted to a non-group policy.

If, at the time of your retirement, you do not wish to remain insured through the GIC, you may convert the Basic Life insurance and your Optional Life insurance to any type of individual life insurance policy issued by The Hartford (except term insurance or a policy containing disability or accidental death benefits), provided that your group insurance has not been terminated because you failed to pay your premium.

No medical examination is required for conversion. See page 26 for important information about conversion options. If you convert, you may not apply to reinstate coverage with the GIC without proof of cancellation of the conversion policy.



# OPTIONS AVAILABLE UPON THE LOSS OF GIC COVERAGE

## PORTABILITY COVERAGE

Retirees are not eligible for the portability option.

Active employees who leave employment or become ineligible due to a reduction in hours may elect to “port” their coverage to a term policy similar to their Group Term Life insurance without providing evidence of insurability. This coverage provides more favorable rates than conversion coverage (see page 26).

The maximum amount of your portability coverage cannot be more than:

- The amount of life insurance you carried under the group plan.
- Or five times your annual earnings.
- Or \$750,000 from all GIC Basic and Optional Life Insurance plans combined, whichever is less.

You must apply for portability coverage and pay the first quarterly premium within 31 days from the date you are notified by The Hartford, after:

- Your coverage ends with the Commonwealth.
- Or you begin working less than the minimum number of hours, as described under Eligibility and Effective Date (see page 4).

You are not eligible to apply for portability coverage beyond 90 days from the date:

- Your coverage ends with the Commonwealth.
- You begin working less than the minimum number of hours, as described under Eligibility and Effective Date (see page 4).

You are not eligible to apply for portability coverage if you failed to pay the required GIC monthly premium.

You are not eligible to apply for portability if you withdraw from GIC coverage.

You are not eligible to apply for portability coverage beyond 90 days from the coverage end date, even if the portability notice was not sent to you.

You may decrease the amount of portability coverage after the policy has been issued but not to less than 50 percent of the original amount. However, the amount of life insurance coverage cannot be decreased below \$5,000. Portability policies cannot be increased once they are issued.

Portability coverage will continue provided your premiums are paid when due. If portability coverage ends due to failure to pay required premiums, portability coverage can be reinstated once as long as all back premiums are paid in full.

The Hartford may change premium rates for portability coverage at any time for reasons that affect the risk assumed, including those reasons shown below:

- Coverage levels change.
- A new law or a change in any existing law is enacted which applies to portable coverage.

The change in premium rates will be made on a class basis, according to The Hartford's underwriting risk studies. The Hartford will notify you in writing at least 31 days before a premium rate is changed.

**If portability coverage ends, you may qualify to convert your coverage to an individual policy through The Hartford. Contact The Hartford for further information at 1.877.320.0484. You are not eligible to convert your insurance if portability ends due to non-payment of premium.**

## CONVERSION COVERAGE

If your employment with the Commonwealth ends, you may convert your Group Life insurance policy to a non-group policy. The amount of insurance in effect may be converted to any type of individual policy issued by The Hartford (except term insurance or a policy that contains disability or accidental death benefits). No medical exam is required.

You are not eligible to apply for conversion if you withdraw from GIC coverage.

The Hartford will provide you with a conversion application form, instructions and cost information.

You must file the appropriate form within 31 days of the date on which your group life insurance coverage ends, or within 15 days of the date the notice of conversion right is sent to you.

It's important to remember that even if the conversion notice is not sent within 90 days of when your coverage ends, the conversion privilege will expire at the end of the 90-day period.

## **GENERAL EXPIRATION PROVISIONS**

Your insurance under this group plan will expire on the earlier of the following:

- The last day of the month for which your life insurance premium has been paid.
- The date you retire from employment with the Commonwealth, unless you continue your Basic and Optional Life insurance by paying monthly premiums.
- After the GIC determines your date of termination based on receipt of your notice of withdrawal from life insurance.
- The date of termination of the group policy without continuation of your insurance under a successor group policy.

## **CANCELLATION PROVISIONS**

To cancel your Basic and Optional Life insurance coverage, you must provide written notice to withdraw from your insurance coverage to the GIC.

Your coverage will be canceled at the end of the month for which contributions are paid. Coverage will be reinstated only with approval by the GIC, according to its rules and regulations. If you withdraw from coverage, there is no option for portability or conversion.

If you have health insurance through the GIC, you must maintain your Basic Life insurance.

The coverage ends on the last day of the month following the month you leave State Service, providing your premiums for that month are paid.

## **OTHER CONSIDERATIONS:**

- If your Waiver of Premium was approved prior to May 1, 1983, under state law your Optional Life insurance benefits will end at age 70.
- Your Accidental Death & Dismemberment coverage will end on the date you are approved for Life Waiver of Premium.

# OTHER BENEFITS



## FUNERAL PLANNING SERVICES

Your life insurance policy entitles you to advice, assistance and services from the first nationwide funeral planning and concierge service – Everest. With Everest, you can plan a funeral ahead of time, making your wishes known to remove family uncertainty and doubt. At or near the time of death, Everest acts as a family advocate, providing as much personal assistance as your family desires.

### Services provided include:

- Unlimited use of online planning, research and tools, such as “My wishes” planning Guide and PriceFinder<sup>SM</sup> Research Reports – a nationwide database of funeral home prices.
- Concierge services from licensed funeral directors who document your family’s wishes and put that plan into action.
- Negotiation of the funeral costs, often resulting in significant financial savings.

To learn more about the Everest services, call **866.854.5429** or visit **[www.hartfordlifeconversations.com](http://www.hartfordlifeconversations.com)**.

The first time you access Everest Funeral Planning services, you’ll need the Everest Funeral Planning Access Code: **HFEHLF**.



For Beneficiary Assist, call

**1.800.411.7239**

24 hours a day,  
7 days a week to  
access legal,  
financial and  
loss counseling  
professionals  
on a confidential  
basis.

## **BENEFICIARY ASSIST®**

To help you or a loved one cope with the emotional, financial, and legal issues that can arise after a loss, The Hartford offers you access to Beneficiary Assist®.

### **Services provided include:**

- Assessment and action planning to help develop an individualized course of action.
- Unlimited phone contact to grief counselors and financial and legal advisors for up to a year from the date the claim is approved.
- Up to five face-to-face sessions, or equivalent professional time for any combination of emotional counseling, financial planning or legal advice.
- Referrals to additional resources outside the Beneficiary Assist service to support specific situations, such as long-term grief counseling, complex probate or estate planning, and relocation.

### **Beneficiary Assist services are available to:**

- The beneficiary of an insured who dies.
- Insureds who qualify for the Accelerated Death benefit.
- Insureds who qualify for benefits under the AD&D section of your policy.



## **ESTATEGUIDANCE®**

If you are an active/retired employee and enrolled in GIC Optional Life insurance, you can take advantage of EstateGuidance®. EstateGuidance helps you create a legal will quickly and conveniently online with the support of licensed attorneys, if needed. The service saves you the time and expense that it would take to create a will with a private attorney.

### **For more information:**

- To learn more about the EstateGuidance service or to create a will go to **[www.EstateGuidance.com/wills](http://www.EstateGuidance.com/wills)**.
- Enter your promotional Code: **WILLHLF**

EstateGuidance services are provided through The Hartford by ComPsych®.

## **TRAVEL ASSISTANCE AND ID THEFT PROTECTION SERVICES (STATE EMPLOYEES ONLY)**

When you're traveling, emergencies can happen. Help is only a phone call away for active state employees covered under the GIC's group life policy.

Toll-free emergency assistance is available to you, and your family 24 hours a day, 7 days a week when traveling 100 miles or more from your primary home (national or international travel) for 90 days or less. In addition to emergency services, you have access to a wide range of pre-trip informational services. Multilingual service professionals stand ready to assist you before and during travel to over 200 countries worldwide.

Identity theft assistance helps protect you and your family from consequences of this growing crime. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

## WHAT SERVICES ARE PROVIDED?

### Pre-Trip Information:

- VISA, Passport, inoculation and immunization requirements
- Embassy and consular referrals
- Travel advisories

### Emergency Medical Assistance:

- Medical referrals
- Medical monitoring
- Medical evacuation
- Medical repatriation  
(*return home*)
- Return of traveling companion
- Return of dependent children
- Visit from family member or friend
- Emergency medical payments
- Repatriation of remains
- Replacement of medication and eyeglasses

### Emergency Personal Services:

- Sending and receiving messages
- Emergency travel arrangements
- Legal assistance/bail

### Identity Theft Assistance:

- Prevention Services
  - Education
  - Identity Theft Resolution Kit
- Detection Services
  - Fraud alert to three credit bureaus
- Resolution Guidance and Assistance
  - Credit information review
  - ID Theft Affidavit Assistance
  - Card replacement
- Personal Services
  - Translation
  - Emergency cash advance:  
*Available when theft occurs 100 miles or more from your primary residence. Must be secured by a valid credit card.*

If you are covered by the GIC policy and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Travel Assistance Services.

Toll-free from the U.S. or Canada: **800.243.6108**

Collect from other locations: **202.828.5885** • **Fax: 202.331.1528**

Please inform Travel Assistance Services that you are covered under the Group Insurance Commission, and provide a phone number where you can be reached, nature of the problem and this Travel Assistance Identification Number: **GLD-09012**.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Travel Assist for follow-up.

## LIFE INSURANCE QUESTIONS?

Contact the Group Insurance Commission  
at **617.727.2310 ext. 1** or  
**[www.mass.gov/gic/lifeinsurance](http://www.mass.gov/gic/lifeinsurance)**

## Prepare Today. Help Protect Tomorrow.



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